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Minimum Qualification Specifications
for the Class:

BUSINESS LOAN MANAGER

Basic Education/Experience Requirements:

Graduation from an accredited four (4) year college or university with a bachelor's degree in business administration, banking and credit, finance, accounting, business law, or economics.

Excess work experience as described below in the Experience Requirements section or any other responsible administrative, professional, or analytical work experience which provided knowledges, skills and abilities comparable to those acquired after completion of a college curriculum described above in the education requirement section may be substituted for education on a year-for-year basis.

The education or experience background must demonstrate possession of the knowledges described in reference to the major fields of study listed above and the ability to write clearly and comprehensively materials such as reports and analyses; read and interpret complex written materials including financial statements; and perform analyses and solve complex problems logically and systematically.

Experience Requirements:

Except for the substitutions provided for in this specification, applicants must have had progressively responsible experience of the kind and quality described below and in the amounts specified.

Specialized Experience: Five and one-half (5-1/2) years of experience which demonstrated possession of knowledge and ability required to analyze the credit position of businesses; evaluate the collateral offered for security for loans considering earned and potential income, the skill and integrity of management, the financial stability of the business, the relation of inventories to market value and related factors; make appropriate modifications or adjustment of terms to insure repayment of delinquent or potentially delinquent loans; determine appropriate action relative to the acquisition, management, sale or liquidation of real estate, equipment or other collateral to provide satisfactory settlement of defaulted loans; provide guidance and advice to borrowers as to sound financing policies

and the wise use of credit; and conduct analyses of business to provide advice regarding all aspects of planning, marketing, financial control, management control, production, operations organization, inventory management, and personnel administration.

Examples of qualifying experience include the following: reviewing and passing on applications for commercial loans in the capacity of lender, guarantor or agent for the lender or guarantor; servicing a commercial loan portfolio of a bank, savings and loan association or governmental agency; performing financial analyses of commercial concerns for investment purposes; or collecting and evaluating information concerning business activities and trends and advising and assisting businessmen in the promotion, development and expansion of businesses, industrial enterprises and trade.

At least one (1) year of experience must have been comparable in scope and difficulty to the class Business Loan Officer II or two (2) years of experience must have been comparable to the class Business Loan Officer I in the State service.

Supervisory Aptitude: Applicants must possess supervisory aptitude. Supervisory aptitude is the demonstration of aptitude or potential for the performance of supervisory duties through successful completion of regular or special assignments which involve some supervisory responsibilities or aspects; by serving as a group or team leader, or in similar work in which opportunities for the demonstration of supervisory capabilities exist; by completion of training courses in supervision accompanied by application of supervisory skills in work assignments; or by favorable appraisals by a supervisor indicating the possession of supervisory potential.

Managerial Aptitude: Applicants must possess managerial aptitude. Managerial aptitude will be considered to have been met through successful performance of, or substantial participation in, organizing, scheduling, and coordinating a group of activities in order to attain program objectives within time, resource and budgetary limitations; interest in management demonstrated by the performance of work assignments in a manner which clearly indicates awareness of problems and the ability to solve them; completion of educational or training courses in the areas of management accompanied by the application of learned principles to work assignments; management's observation and evaluation of the applicant's leadership and managerial capabilities; and success in trial assignments to managerial and/or administrative tasks.

Non-Qualifying Experience: Credit investigation which was limited to the collection of information without an assessment and analysis of the financial condition and position of a firm and investment planning and recommendations which did not take into consideration an overall appraisal of the firm's financial condition are not qualifying for the specialized experience required.

Substitutions Allowed:

1. Satisfactory completion of all academic requirements for a master's degree from an accredited university with specialization in economics, finance, accounting, banking and credit, business administration or business law may be substituted for one (1) year of the required specialized experience.
2. Satisfactory completion of all academic requirements for a Ph.D. degree from an accredited university with specialization in one of the fields mentioned in item 1, above, may be substituted for two (2) years of the required specialized experience.
3. Possession of a degree in law from an accredited School of Law may be substituted for one (1) year of the required specialized experience.

Quality of Experience:

Possession of the required number of years of experience will not in itself be accepted as proof qualification for a position. The applicant's overall experience must have been of such scope and level of responsibility as to conclusively demonstrate that he/she has the ability to perform the duties of the position for which he/she is being considered.

Tests:

Applicants may be required to qualify on an appropriate examination.

Physical and Medical Requirements:

Applicants must be physically able to perform, efficiently and effectively, the essential duties of the position which typically require the ability to read without strain printed material the size of typewritten characters, glasses permitted, and the ability to hear the conversational voice, with or without a hearing aid, or the ability to compensate satisfactorily.

Disabilities in these or other areas will not automatically result in disqualification. Those applicants who demonstrate that they are capable of performing the essential functions of the position will not be disqualified under this section.

Any condition which would cause applicants to be a hazard to themselves or others is cause for disqualification.

Any disqualification under this section will be made only after a review of all pertinent information including the results of the medical examination, and requires the approval of the Director.

Mental/Emotional Requirements:

All applicants must possess emotional and mental stability appropriate to the job duties and responsibilities and working conditions.

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This is an amendment to the minimum qualification specification for the class BUSINESS LOAN MANAGER, and a change in the class code and class title from 2.508, Business Loan Officer III.

DATE APPROVED: 5/7/96

/s/ Ann K. Kon
JAMES H. TAKUSHI
Director of Human Resources Development